IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): S. Prange, et al.

Appl. No.:

09/787,961

Conf. No.:

1231

Filed:

March 22, 2001

Title:

A METHOD AND SYSTEM FOR PAYING FOR GOODS AND SERVICES

Art Unit: 3621

Docket No.: 112740-194

Examiner: John M. Winter

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION PURSUANT TO 37 C.F.R. §1.116

Sir:

In response to the Office Action dated August 28, 2006, Applicants herein respond as follows:

Amendments to the Claims are reflected in the Listing of Claims begins on page 2 of this paper.

Remarks begin on page 7 of this Response.